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**FACSIMILE TRANSMISSION COVER SHEET**

TO: Examiner James Reagan  
FAX NO.: 703-308-1396  
FROM: Christopher B. Jacobs  
DATE: November 1, 2004  
RE: Serial No. 09/269,618  
OUR REF: DYOUNP0185US  
PAGES SENT (Including cover sheet): 18

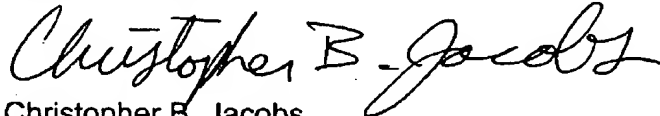
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**MESSAGE**

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Per my telephone message, please call me after reviewing the attached draft response.

Very truly yours,



Christopher B. Jacobs  
Reg. No. 37,853

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**CONFIDENTIALITY NOTE**

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE RECEIVED  
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In re Patent application of:

Applicant(s): Richard Billingsley

Serial No: 09/269,618

Filing Date: July 21, 1999

Title: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS

Examiner: James A. Reagan

Art Unit: 3621

Docket No. DYOUP0185

**REPLY TO OFFICE ACTION DATED JUNE 2, 2004****DRAFT**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Favorable reconsideration of the above-referenced application is respectfully requested in view of the following part(s) of this reply:

**Amendments to the Claims  
Remarks**

Enclosures: ☐ Check in the amount of \$<>  
☐ Petition for Extension of Time  
☐ Information Disclosure Statement

In the event an extension of time is needed to make the filing of this paper timely and no separate petition is attached, please consider this a petition for the requisite extension. In the event any fee or additional fee is due in connection with the filing of this paper, the Commissioner is authorized to charge those fees to our Deposit Account No. 18-0988 (under the above Docket Number).